

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Nicole Maldonado
 Debtor

Case No. 17-18402-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 18

Date Rcvd: May 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2018.

db +Nicole Maldonado, 162 S. Hawthorne Ave, Langhorne, PA 19047-2553
 14028129 +Burlington Cty Prob, 49 Rancocas Rd, Mount Holly, NJ 08060-1384
 14028132 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
 14028135 +Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5360
 14051059 +Nicholas D. Moss, c/o Burlington County Probation, Child Support Enforcement, PO Box 6555, Mount Holly, NJ 08060-6555

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM May 19 2018 05:53:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: bankruptcy@phila.gov May 19 2018 01:59:08 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 19 2018 01:58:34
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 19 2018 01:58:51 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14028128 +EDI: AARGON.COM May 19 2018 05:53:00 Aargon Collection Agen, 8668 Spring Mountain Rd,
 Las Vegas, NV 89117-4132
 14028130 +EDI: CONVERGENT.COM May 19 2018 05:53:00 Convergent Outsourcing, 800 Sw 39th St,
 Renton, WA 98057-4975
 14028131 +EDI: NAVIENTFKASMDOE.COM May 19 2018 05:53:00 Dept Of Ed/navient, Po Box 9635,
 Wilkes Barre, PA 18773-9635
 14028133 +E-mail/Text: key_bankruptcy_ebnc@keybank.com May 19 2018 01:58:46 Keybank Usa,
 4910 Tiedman Road, Brooklyn, OH 44144-2338
 14028134 +EDI: CBSKOHLS.COM May 19 2018 05:53:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 14028136 +EDI: NAVIENTFKASMSERV.COM May 19 2018 05:53:00 Navient, Po Box 9500,
 Wilkes Barre, PA 18773-9500
 14028137 +EDI: NAVIENTFKASMSERV.COM May 19 2018 05:53:00 Navient Solutions Inc, 11100 Usa Pkwy,
 Fishers, IN 46037-9203
 14028138 +EDI: PRA.COM May 19 2018 05:53:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 14028139 +EDI: WTRRN BANK.COM May 19 2018 05:53:00 Td Bank Usa/targetcred, Po Box 673,
 Minneapolis, MN 55440-0673

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2018 at the address(es) listed below:

JOHN M. KENNEY on behalf of Debtor Nicole Maldonado jken330@comcast.net, Kathy@jkenneylaw.com
 REBECCA ANN SOLARZ on behalf of Creditor Fifth Third Bank bkgroup@kmlawgroup.com
 ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Nicole Maldonado	Social Security number or ITIN	xxx-xx-1757
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-18402-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nicole Maldonado
aka Nicole A. Bergner

5/17/18

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.